

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS

BERIN LOCKWOOD, Individually
and on behalf of Class Members,

Plaintiff,

v.

FULL SPECTRUM LENDING, INC.
and COUNTRYWIDE HOME LOANS
LOANS, INC.,

Defendants.

Civil Action No. 05-10647 (MLW)

STIPULATION TO EXTEND TIME

Plaintiff Berin Lockwood and defendants Full Spectrum Lending, Inc. (n/k/a Full Spectrum Lending, a division of Countrywide Home Loans, Inc.) and Countrywide Home Loans, Inc. (collectively "Defendants"), by and through their attorneys, hereby agree and stipulate that Defendants shall have up to and including April 22, 2005 to answer or otherwise plead in response to the Plaintiff's Complaint in the above-captioned action.

Respectfully submitted,

BERIN LOCKWOOD

FULL SPECTRUM LENDING, INC. (n/k/a
Full Spectrum Lending, a division of Countrywide
Home Loans, Inc.) and COUNTRYWIDE HOME
LOANS, INC.

By his attorney,

By their attorneys,

/s/ Evans J. Carter / BRB
Evans J. Carter (BBO #076560)
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/s/ Brooks R. Brown
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(617) 570-1000

Dated: April 4, 2005

CERTIFICATE OF SERVICE

I, Brooks R. Brown, do hereby certify under the penalties of perjury, that on this 4th day of April, 2005, I arranged for the service, by ECF filing, of a copy of the foregoing on the following counsel of record:

Evans J. Carter
HARGRAVES, KARB, WILCOX & GALVANI, LLP
550 Cochituate Road – P.O Box 966
Framingham, MA 01701-0966

/s/ Brooks R. Brown

Brooks R. Brown